

900 telephone numbers

Have you ever dialed a 900 telephone number? Do you know how 900 services work? This fact sheet provides some background about 900 phone numbers and important information about state and federal laws that regulate their use.

What are 900 numbers?

Telephone numbers that begin with 900 allow you to access information programs that have been established by independent promoters. There are thousands of 900 services operating across the country. Many are legitimate services. But some 900 promotions are scams and others violate consumer protection laws.

Promoters of 900 services sign contracts with long distance carriers to include the charges for calls made to 900 numbers on monthly phone bills. The long distance carrier receives a small fee for acting as the billing agent; however, the bulk of the money goes to the 900 provider.

Nine hundred numbers are also referred to as "pay-per-call" services because you pay a certain amount each time you

place a call. Some pay-per-call services also start with 976. However you access the pay-per-call service, charges are not regulated. You may be required to pay a flat rate or a per minute charge each time you dial the number. Promoters are free to set whatever charge they want for a call. Charges may range from \$.50 per minute to \$99 a call. There may be a minimum charge as well as additional fees based on the length of the call. For instance, the cost may be \$3.95 for the first minute and \$.95 for each additional minute.

State and federal regulations

In Wisconsin, 900 numbers are regulated under section 196.208, Wis. Stats. There are also federal regulations pertaining to 900 services. In general, these laws provide consumers with the following protections:

- Advertisements for 900 services must clearly disclose the cost of the call. This information cannot be hidden in small print.
- When you dial a 900 number that costs more than \$2, the

first thing you must hear is a message, or a preamble, that describes the service, gives the name of the company providing the service and tells the cost of the call. Once all of this information is provided, you must be given three seconds to hang up without being charged for the call.

- The preamble must also instruct callers under the age of 18 to hang up unless they have parental permission to place the call. Companies can't advertise to children under 12 years of age unless the 900 number involves an educational service.
- Using 800 numbers for pay-per-call services is prohibited, as well as connecting 800 number callers to 900 numbers.

Billing errors

When your telephone bill arrives, check it for any 900 number charges. The law requires

telephone companies to itemize the 900 calls separately from local and long distance charges on your telephone bill. If you discover an error, the instructions given with your billing statement tell you who to call or write. In most cases, this will be your local or long distance telephone company. You must notify the company *with 60 days* after the first statement containing the error was sent. The company handling the dispute must investigate the matter within two billing cycles and either correct the error or explain to you the reason for not doing so.

In addition, the following requirements pertain to billing disputes:

- Telephone companies must notify customers on each billing statement that telephone service may not be disconnected for failure to pay on 900 calls. Phone companies and 900 promoters may block customer access to 900 numbers if a customer refuses to pay legitimate pay-per-call charges.
- Telephone companies must remove 900 charges from the billing statements of people who are disputing charges for 900 calls.
- No one can charge you for having to investigate a billing dispute and no one can try to collect the disputed charge from you or report it to a credit bureau until the company handling the dispute has either corrected the error or

explained its reason for not doing so.

- Local phone companies that have the ability to block access to 900 services must notify customers they may request blocking. Customers getting new telephones have 60 days from the time their phone service starts to obtain 900 blocking free-of-charge. If you request blocking during other times, telephone companies may impose a fee for the blocking service.

You should be aware that even if the 900 number charge is removed from your telephone bill, the 900 promoter might continue to pursue the charge by other means, such as referring the matter to a collection agency.

Protect yourself

Even with increased regulations, consumers should be cautious of 900 promotions that misrepresent the nature of the service. Hundreds of complaints have been received about 900 services advertising loans, jobs, credit cards, vacation deals and prize offers. Before you place a call:

- Verify the cost of the 900 call. Estimate how long you expect the call to last and tabulate the total cost of making the call. Decide if the total cost is worth the information you expect to receive.
- Be suspicious of delays with the call or poor connections,

which require you to dial again. These deliberate tactics result in additional charges.

- Think twice before calling a 900 number for a “free” gift. When you dial the 900 number you are essentially paying for the gift.
- Discuss your views on 900 calls with children and other household members. If you are concerned about 900 calls being made, contact your phone company to block 900 calls on your home or business telephones.
- Deal only with reputable companies. Make sure you understand the nature of the information or service you will receive.
- Check your phone bill for unauthorized 900 number charges. If you have problems, contact your telephone company immediately.
- Report misleading or deceptive 900 number promotions to the Bureau of Consumer Protection:

(800) 422-7128

FAX: (608) 224-4939

TTY: (608) 224-5058

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